

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3264
ANSWERED ON:07.12.2007
CREDIT FACILITY TO AGRICULTURE SECTOR
Subbarayan Shri K.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Private Sector banks in India provides adequate credit facility to agriculture and other priority sectors as stipulated in the Reserve Bank of India's guidelines;
- (b) if so, the details thereof, bank-wise; and
- (c) if not, the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) and (b) : Yes, Sir. Under Priority Sector lending all domestic scheduled commercial banks are required to ensure that priority sector advances (which include the micro and small enterprises sector) constitute 40% of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher. Out of which 18% of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher is for agriculture advances and the balance 22% is for small enterprises and others. Bank-wise data on Agriculture Credit and SSI Sector is Annexed.

(c) : Does not arise.

Annex. – USQ-3264

Details of Credit extended to agriculture and other Priority Sectors by Private Sector Banks during 2006-07 (Bank-wise)

(Rs.in Lakhs)

Sl. No. Name of the Bank Agriculture Sector Small Scale Industry Sector

1.	Bank of Rajasthan Ltd.	530.43	181.88
2.	Bharat Overseas Bank Ltd.	55.72	286.92
3.	Catholic Syrian Bank Ltd.	274.47	315.54
4.	Centurion Bank of Punjab	736.60	138.07
5.	City Union Bank Ltd.	105.58	702.61
6.	Dev Credit Bank Ltd.	519.69	160.14
7.	Dhanalakshmi Bank Ltd.	132.20	180.62
8.	Federal Bank Ltd.	929.30	1173.93
9.	Ganesh Bank of Kurundwad	-	-
10.	HDFC Bank Ltd.	9607.90	1848.05
11.	ICICI Bank Ltd.	18224.71	322.23
12.	IndusInd Bank Ltd.	1136.38	222.26
13.	Jammu & Kashmir Bank Ltd.	173.01	628.13
14.	Karnataka Bank Ltd.	390.84	1217.74
15.	Karur Vysya Bank Ltd.	1023.23	654.87
16.	Kotak Mahindra Bank Ltd.	1806.24	44.46
17.	Lakshmi Vilas Bank Ltd.	667.31	447.00
18.	Lord Krishna Bank Ltd.	36.96	99.89
19.	Nainital Bank Ltd.	49.07	83.63
20.	Ratnakar Bank Ltd.	66.12	69.17
21.	Sangli Bank Ltd.	14.14	24.52
22.	South Indian Bank Ltd.	1191.21	602.89
23.	Tamilnad Merc. Bank Ltd.	827.08	610.09
24.	United Western Bank Ltd.		
25.	UTI Bank Ltd.	3451.83	2134.32
26.	ING Vysya Bank Ltd.	751.01	885.84
27.	Yes Bank Ltd.	1341.90	28.26
	Total	44042.93	13063.06

